

CLAIMS

1. (Currently Amended) A method for conducting a transaction over a computer network between a consumer and a merchant involving a payment card issued by an issuer institution to the consumer, wherein the computer network includes at least three computers connected thereto, a consumer computer operated by or on behalf of the consumer, a merchant computer operated by or on behalf of the merchant, and a remote wallet server that provides functionality for the consumer computer to conduct transactions over the computer network, and wherein the payment card is either issued by an issuer institution having infrastructure to support chip card transactions or issued by an issuer institution having legacy infrastructure supporting only non- chip card transactions,

the method comprising:

receiving a request by at the remote wallet server from the consumer computer for conducting a payment function with the merchant computer;

in response to the request, conducting a transaction by the remote wallet server with the merchant computer ~~in response to the request by the consumer computer~~ in a format substantially compliant with a chip card electronic commerce protocol or specification, regardless of whether or not the payment card of the consumer involved in the transaction is a chip card or a non-chip card, whereby the transaction is accomplished when the payment card is either issued by an issuer institution having infrastructure to support chip card transactions or issued by an issuer institution having legacy infrastructure supporting only non- chip card transactions,

2. (Original) The method of claim 1, wherein the remote wallet server and the issuer institution have a shared secret data object, and the method further comprises the steps of:

generating a cryptogram by the remote wallet server based on the shared secret data object between the remote wallet server and the issuer institution; and

sending payment-related information and the cryptogram by the

remote wallet server to the merchant computer in response to the request by the consumer computer.

3. (Currently Amended) A remote wallet server for facilitating a transaction over a computer network between a consumer and a merchant, wherein the transaction involves a payment card issued by an issuer institution to the consumer, wherein the payment card is either issued by an issuer institution having infrastructure to support chip card transactions or issued by an issuer institution having legacy infrastructure supporting only non- chip card transactions, and wherein the computer network includes at least three computers connected thereto, a consumer computer operated by or on behalf of the consumer, a merchant computer operated by or on behalf of the merchant, and the remote wallet server; the remote wallet server comprising:

a microprocessor unit;

a memory unit coupled to the microprocessor unit;

means for conducting a transaction between the remote wallet server and with the merchant computer in response to a request for such a transaction by the consumer computer wherein the transition is conducted in a format substantially compliant with a chip card electronic commerce protocol or specification, regardless of whether or not the payment card of the consumer involved in the transaction is a chip card or a non-chip card, whereby the transaction is accomplished when the payment card is either issued by an issuer institution having infrastructure to support chip card transactions or issued by an issuer institution having legacy infrastructure supporting only non- chip card transactions.

4. (Original) The remote wallet server of claim 3, further comprising:

a storage unit having stored therein a secret data object that is shared with the issuer institution;

means for generating a cryptogram by the remote wallet server based on the secret data that is shared between the remote wallet server and the issuer institution; and

application code stored in the memory unit for sending payment-related information and the cryptogram to the merchant computer in response to the request by the consumer computer to conduct a transaction with the merchant computer.

5 5. (Original) The remote wallet server of claim 4, wherein the storage unit and the means for generating a cryptogram are contained in a tamper-resistant security module.

10 6. (Currently Amended) A method for conducting a transaction over a computer network between a consumer and a merchant involving a payment card issued by an issuer institution to the consumer, wherein the payment card is either issued by an issuer institution having infrastructure to support chip card transactions or issued by an issuer institution having legacy infrastructure supporting only non-chip card transactions, wherein the computer network includes at least three computers connected thereto, a consumer computer operated by or on behalf of the consumer, a merchant computer operated by or on behalf of the merchant, and a remote wallet server that provides
15 functionality for the consumer computer to conduct transactions over the computer network, wherein the remote wallet server and the issuer institution have a shared secret data object, the method comprising:

 receiving a request by the remote wallet server from the consumer computer for conducting a payment function with the merchant computer;

20 generating a cryptogram by the remote wallet server based on the shared secret data object between the remote wallet server and the issuer institution, regardless of whether or not the payment card of the consumer involved in the transaction is a chip card or a non-chip card; and

25 sending payment-related information and the cryptogram by the remote wallet server to the merchant computer in response to the request by the consumer computer whereby the transaction is accomplished when the payment card is either issued by an issuer institution having infrastructure to support chip card transactions or issued by an issuer institution having legacy infrastructure supporting only non-chip card transactions.

7. (Currently Amended) The method of claim 6, wherein the payment-related information and the cryptogram are transmitted in a format substantially compliant with a chip card electronic commerce protocol or specification.

8. (Currently Amended) A remote wallet server for facilitating a transaction over a computer network between a consumer and a merchant involving a payment card issued by an issuer institution to the consumer, wherein the payment card is either issued by an issuer institution having infrastructure to support chip card transactions or issued by an issuer institution having legacy infrastructure supporting only non- chip card transactions, wherein the computer network includes at least three computers connected thereto, a consumer computer operated by or on behalf of the consumer, a merchant computer operated by or on behalf of the merchant, and the remote wallet server, comprising:

a microprocessor unit;

a memory unit coupled to the microprocessor unit;

a storage unit having stored therein a secret data object that is shared with the issuer institution;

means for generating a cryptogram by the remote wallet server based on the secret data that is shared between the remote wallet server and the issuer institution, regardless of whether or not the payment card of the consumer involved in the transaction is a chip card or a non-chip card; and

application code stored in the memory unit for sending payment-related information and the cryptogram to the merchant computer in response to a request by the consumer computer to conduct a payment function with the merchant computer, whereby the transaction is accomplished when the payment card is either issued by an issuer institution having infrastructure to support chip card transactions or issued by an issuer institution having legacy infrastructure supporting only non- chip card transactions.

9. (Original) The remote wallet server of claim 8, wherein the application code includes means for transmitting the payment-related information and the

cryptogram in a format substantially compliant with a chip card electronic commerce protocol or specification.

10. (Original) The remote wallet server of claim 9, wherein the storage unit and the means for generating a cryptogram are contained in a tamper-resistant security module.
- 5